### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: PAPESH, PATRICIA A.	§	Case No. 08-32771
	· §	
HERZOG, PATRICIA A.	§	
Debtor(s)	§	

### NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER \_\_\_\_\_\_\_, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 08/20/2010 in Courtroom 201, United States Courthouse, Will County Court Annex Building

57 North Ottawa Street

Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: <u>06/23/2010</u>	By: /s/BRADLEY J. WALLER	
	Trustee	

BRADLEY J. WALLER

2045 ABERDEEN COURT SYCAMORE, IL 60178 (815) 748-0380

### Case 08-32771 Doc 38 Filed 07/29/10 Entered 07/31/10 23:24:36 Desc Imaged

### UNICEDISCRACTUS SEAMICRUPAGEY 2006 RT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: PAPESH, PATRICIA A.	§ Case No. 08-32771
	§
HERZOG, PATRICIA A.	§
Debtor(s)	§

### SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$29,233.42
and approved disbursements of	\$0.00
leaving a balance on hand of $\frac{1}{2}$	\$ 29,233.42
Claims of secured creditors will be paid as for	ollows:
Claimant	Proposed Payment
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reaso	n/Applicant	Fees		Expenses	
Trustee	BRADLEY J. WALLER	\$	3,673.34	\$	188.00
Attorney for trus	tee	\$		\$	
Appraiser				\$	
Auctioneer		\$		\$	
Accountant		\$		\$	
Special Attorney	for				
trustee		_ \$		\$	
Charges,	U.S. Bankruptcy Court	<u> </u>	····	\$	
Fees,	United States Trustee	\$		\$	
Other		\$		\$	

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

1 The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

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Attorney for debtor	<i>\$</i>	<b>\$</b>
Attorney for	<i>\$</i>	<u> </u>
Accountant for	<u> </u>	\$
Appraiser for	\$	\$
Other	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number Claimant

Allowed Amt. of Claim

Proposed Payment

N/A

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 58,874.43 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 43.1 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim		Proposed Payment	
1	DISCOVER BANK	\$	8,572.16	\$	3,694.19
2	CHASE BANK USA	\$	37,522.35	\$	16,170.35
2	eCAST Settlement Corporation assignee of HSBC	e	8 150 02	S	2 512 20
	Bank	φ	8,150.03	<u> </u>	3,512.28
4	Chase Bank USA,N.A.	\$	774.77	\$	333.89
5	Recovery Management Systems Corporation - Sam's Club	\$	3,145.82	\$	1,355.70
6	Recovery Management Systems Corporation - QCard	\$	709.30	\$	305.67

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Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim Number Claimant

Allowed Amt. of Claim Proposed Payment

N/A

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim Number Claimant

Allowed Amt. of Claim Proposed Payment

N/A

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BRADLEY J. WALLER

Trustee, Bradley J. Waller

BRADLEY J. WALLER

2045 ABERDEEN COURT SYCAMORE, IL 60178 (815) 748-0380

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

### Case 08-32771 Doc 38 Filed 07/29/10 Entered 07/31/10 23:24:36 Desc Imaged

# CERTIFICATE OF NOTICE

User: dwilliams Form ID: ntcftfc7 Page 1 of 2 Total Noticed: 55 District/off: 0752-1 Date Rcvd: Jul 02, 2009 Case: 08-32771 Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court, +Pvdn Bncrp, Po Box 9180, Pleasanton, CA 94566-9180

+Rnb-Fields3, Po Box 9475, Minneapolis, MN 55440-9475

+Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189

+Sears/Cbsd, 8725 W Sahara Ave, The Lakes, NV 89163-0001

+Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

+Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241

Washington Mutual Fa, Po Box 1093, Northridge, CA 91328

+Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498

+Wffnatlbhk, Po Box 94498, Las Vegas, NV 89193-4498

+Wshngtn Mutl, 7757 Bayberry Rd, Jacksonville, FL 32256-6816 12916747 12916749 12916751 12916750 12916752 12916754 12916757 12916758 12916760 12916761 The following entities were noticed by electronic transmission on Jul 02, 2009. 12916694 +EDI: RMSC.COM Jul 02 2009 20:13:00 Abt Tv/Gemb, Po Box 9814. 12916696 +EDI: AGFINANCE.COM Jul 02 2009 20:13:00 American General Finativansville, IN 47715-2612 +E-mail/PDF: CBP@AGFINANCE.COM Jul 03 2009 01:43:48 American General Finativansville TW 47715-2612 Po Box 981439, El Paso, TX 79998-1439 American General Finan, 600 N Royal Ave, American General Finan, Evansville, IN 47715-2612 +EDI: BANKAMER2.COM Jul 02 2009 20:13:00 Wilmington, DE 19884-0001 Bank Of America, Pob 17054, 12916698 +EDI: CAPITALONE.COM Jul 02 2009 20:13:00 Cap One, Po Box 85520, Richmond, VA 23285-5520 +EDI: CHASE.COM Jul 02 2009 20:13:00 Chase, 201 N Walnut Street, Wilmington, DE 19801-2920 +EDI: CHASE.COM Jul 02 2009 20:13:00 Chase, Bank One Card Serv 800 Brooksedge Blv, 12916700 12916702 12916701 +EDI: CHASE.COM Jul 02 2009 20:13:00
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+EDI: CHASE.COM Jul 02 2009 20:13:00
Westerville, OH 43081-2822
+EDI: CHASE.COM Jul 02 2009 20:13:00
EDI: CITICORP.COM Jul 02 2009 20:13:00
+EDI: CITICORP.COM Jul 02 2009 20:13:00
EDI: DISCOVER.COM Jul 02 2009 20:13:00
+EDI: CHASE.COM Jul 02 2009 20:13:00
Wilmington DE 19801-1493 12916703 800 Brooksedge Blvd, Chase. Chase, 4915 Independence Pkwy, Tampa, FL 33634-7518 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500 Citi, Po Box 6241, Sioux Falls, SD 57117-6241 Discover Fin, Pob 15316, Wilmington, DE 19850 First Usa Bank N A, 1001 Jefferson Plaza, 12916707 12916710 12916709 12916716 12916719 +EDI: CHASE.COM JUL 02 2009 20:13:00
Wilmington, DE 19801-1493
+EDI: GMACFS.COM JUL 02 2009 20:13:00
+EDI: RMSC.COM JUL 02 2009 20:13:00 GMAC, P.O. Box 2182, Greeley, CO 80632-2182
Gemb/Jcp, Po Box 981402, El Paso, TX 79998-1402
Gemb/La T, Po Box 981400, El Paso, TX 79998-1400
Gemb/Lnt, Po Box 981400, El Paso, TX 79998-1400
Gemb/Qvc, Po Box 981127, El Paso, TX 79998-1127
Gemb/Sams Club, Po Box 981400, El Paso, TX 79998-1400
Gmac, P.O. Box 2150, Greeley, CO 80632-2150
Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
Hsbc/Carsn, Pob 15521, Wilmington, DE 19850-5521
Hsbc/Menards, Pob 15521, Wilmington, DE 19850-5521
Hsbc/Rs, 90 Christiana Rd, New Castle, DE 19720-3118
Kohls/Chase, N56 W 17000 Ridgewood Dr, 12916727 12916720 12916722 12916724 12916725 12916726 +EDI: RMSC.COM Jul 02 2009 20:13:00
+EDI: GMACFS.COM Jul 02 2009 20:13:00
+EDI: HFC.COM Jul 02 2009 20:13:00
Menomonee Falls, WI 53051-5660
+EDI: TSYS2.COM Jul 02 2009 20:13:00
EDI: TINB COM Jul 02 2009 20:13:00

EDI: TINB COM Jul 02 2009 20:13:00 12916728 12916733 12916736 12916737 12916738 12916739 12916740 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999 EDI: FUNB.COM Jul 02 2009 20:13:00 Winston Salem, NC 27102 Wachovia Bank Na/Ftu, Po Box 3117, 12916756 TOTAL: 27

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***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12916704* +Chase, Bank One Card Serv 800 Brooksedge Blv, Westerville, OH 43081-2822

12916705* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822

12916706* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822

12916711* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241

12916712* +Citi, Pob 6241, Sioux Falls, SD 57117-6241

12916717* +DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025

(address filed with court: Discover Fin, Pob 15316, Wilmington, DE 19850)
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## Case 08-32771 Doc 38 Filed 07/29/10 Entered 07/31/10 23:24:36 Desc Imaged Certificate of Service Page 6 of 8

User: dwilliams Form ID: ntcftfc7 Date Rcvd: Jul 02, 2009 District/off: 0752-1 Page 2 of 2 Case: 08-32771 Total Noticed: 55 \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\* \*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Gemb/L&T, Po Box 981400, El Paso, TX 79998-1400

+Healthcare Assoc Cr Un, 1151 E Warrenville Rd, Naperville, IL 60563-9415

+Healthcare Assoc Cr Un, 1151 E Warrenville Rd, Naperville, IL 60563-9415

+Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

+Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

+Nicor Gas, 1844 Ferry Road, Naperville, IL 60563-9600

+Rnb-Fields3, Po Box 9475, Minneapolis, MN 55440-9475

+Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

+Unvl/Citi. Po Box 6241. Sioux Falls, SD 57117-6241 12916723\* 12916731\* 12916734\* 12916743\* 12916748\* Po Box 6497, Po Box 6241, 12916753\* Sioux Falls, SD 57117-6241 Las Vegas, NV 89193-4498 12916755\* +Unvl/Citi, 12916759\* +Wffnatbank, Po Box 94498,

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11~U.S.C.~342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2009

Signature:

Joseph Speetjins

TOTALS: 0, \* 16

## Case 08-32771 Doc 38 Filed 07/29/10 Entered 07/31/10 23:24:36 Desc Imaged

User: dwilliams

Form ID: pdf006

District/off: 0752-1

Case: 08-32771

## CERTIFICASTIE OF NOTICE

Page 1 of 2

Total Noticed: 60

Date Rcvd: Jul 29, 2010

The following entities were noticed by first class mail on Jul 31, 2010.

db +Patricia A. Papesh, 1115 Galway Rd., Joliet, IL 60431-8633

aty +Eric G Zelazny, Eric Zelazny + Associates, P.C., 116 N. Chicago Street, Suite 302, Joliet, IL 60432-4293 +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court, Sycamore, IL 60178-3140
+Am Hm Mtg, 3 Ada, Irvine, CA 92618-2304 12916695 +Am Hm Mtg, 3 Ada, 17Vlne, CA 92618-2304
+Bally Total Fitness, 12440 E Imperial Hwy #30, Norwalk,
+Bank Of America, Pob 17054, Wilmington, DE 19884-0001
+Bp/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
+CHASE BANK USA, PO BOX 15145, WILMINGTON, DE 19850-5145
++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK
WILMINGTON DE 19801-2920 12916697 Norwalk, CA 90650-3177 12916698 12916699 14176418 ATTN MARK PASCALE, MAIL STOP DE1-1406, 12916745 (address filed with court: Prov Bncrp, Po Box 9180, Pleasanton, CA 94566) 12916746 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406, WILMINGTON DE 19801-2920 Pvdn Bncrp, (address filed with court: Po Box 9180, Pleasanton, CA 94566) 201 NORTH WALNUT STREET, ATTN MARK PASCALE, 12916757 ++CHASE CARD SERVICES, MAIL STOP DE1-1406, WILMINGTON DE 19801-2920 (address filed with court: Washington Mutual Fa, Po Box 1093, Northridge, CA 91328) Po Box 85520, Richmond, VA 23285-5520
201 N Walnut Street, Wilmington, DE 19801-2920
800 Brooksedge Blyd 12916700 +Cap One, +Chase, 12916702 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
+Chase, Bank One Card Serv 800 Brooksedge Blv, Westerville, OH 43081-2822
+Chase, 4915 Independence Pkwy, Tampa, FL 33634-7518
+Chase Bank USA,N.A., c/o Creditors Bankruptcy Service, P O Box 740933,
Dallas, TX 75374-0933
+Chase Mtg, 10790 Rancho Berna, San Diego, CA 92127-5705
+Citi, Po Box 6241, Sioux Falls, SD 57117-6241
Citi, P.O. Box 6500, Sioux Falls, SD 57117-6241
Citi, P.O. Box 6500, Sioux Falls, SD 57117-6200
+Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
+Countrywide, 450 American St Credit Reporting S, Simi Valley, CA 93065-6285
+Credit Concepts Inc, 3444 Harry S Truman Blvd, Saint Charles, MO 63301-4046
+First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19801-1493
+GMAC, P.O. Box 2182, Greeley, CO 80632-2182
+Healthcare Assoc Cr Un, 1151 E Warrenville Rd, Naperville, IL 60563-9415
+Hithcare Cu, 1151 E Warrenville, Naperville, IL 60563-9339
+Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
+Hsbc/Carsn, Pob 15521, Wilmington, DE 19850-5521
+Hsbc/Menards, Pob 15521, Wilmington, DE 19850-5521 800 Brooksedge Blvd, Westerville, OH 43081-2822 12916703 +Chase, 12916701 12916707 14275339 12916708 12916709 12916710 12916713 12916714 12916715 12916719 12916727 12916729 12916732 12916733 12916736 12916737 +Hsbc/Menards, Pob 15521, Wilmington, DE 19850-5521 +Hsbc/Mendads, Fob 1921, Williams Rd, New Castle, DE 19720-3118 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999 +Modern Woman, Po Box 848999, Hollywood, FL 33084-0999 12916738 12916740 +Modern Woman, Po Box 848999, Hollywood, FL 33084-0999
+Peoples United Bank, 850 Main St, Bridgeport, CT 06604-4904
+Rnb-Fields3, Po Box 9475, Minneapolis, MN 55440-9475
+Sears/Cbsd, 8725 W Sahara Ave, The Lakes, NV 89163-0001
+Sears/Cbsd, 8725 W Sahara Ave Mc 02/02/03, The Lakes, NV 89163-0001
+Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
+Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
+Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241
++WACHOVIA BANK NA, PO BOX 13765, ROANOKE VA 24037-3765
(address filed with court: Wachovia Bank Na/Ftu, Po Box 3117, Winston Salem, NC 27102)
+Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498
+Wffnatlbnk, Po Box 94498, Las Vegas, NV 89193-4498
+Wshngtn Mutl, 7757 Bayberry Rd, Jacksonville, FL 32256-6816
eCAST Settlement Corporation assignee of HSBC Bank, Nevada and its Assigns, POB 35480, Newark NJ 07193-5480 12916741 12916744 12916747 12916751 12916750 12916749 12916752 12916754 12916756 12916758 12916760 12916761 14195465 Newark NJ 07193-5480 The following entities were noticed by electronic transmission on Jul 29, 2010. +E-mail/PDF: gecsedi@recoverycorp.com Jul 30 2010 01:34:54 El Paso, TX 79998-1439 +E-mail/PDF: CBP@AGFINANCE.COM Jul 30 2010 01:33:06 Amer Abt Tv/Gemb, Po Box 981439, 12916694 12916696 American General Finan, 600 N Royal Ave, Evansville, IN 47715-2612 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 30 2010 01:32:24 14141425 DISCOVER BANK. DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 30 2010 01:32:24 12916716 Discover Fin, Pob 15316, Wilmington, DE 19850 12916718 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 30 2010 01:32:24 Discovr Cd, Po Box15316, Wilmington, DE 19850-5316 +E-mail/PDF: gecsedi@recoverycorp.com Jul 30 2010 01:34:54 El Paso, TX 79998-1402 12916720 Gemb/Jcp, Po Box 981402, +E-mail/PDF: gecsedi@recoverycorp.com Jul 30 2010 01:34:54 12916721 Gemb/Kirkln, Po Box 981400, El Paso, TX 79998-1400 +E-mail/PDF: gecsedi@recoverycorp.com Jul 30 2010 01:34:55 12916722 Gemb/L & T, Po Box 981400, El Paso, TX 79998-1400 12916724 +E-mail/PDF: gecsedi@recoverycorp.com Jul 30 2010 01:34:54 Gemb/Lnt, Po Box 981400, El Paso, TX 79998-1400 12916725 +E-mail/PDF: gecsedi@recoverycorp.com Jul 30 2010 01:34:55 Gemb/Qvc, Po Box 981127, El Paso, TX 79998-1127 12916726 +E-mail/PDF: gecsedi@recoverycorp.com Jul 30 2010 01:34:54 Gemb/Sams Club, Po Box 981400, El Paso, TX 79998-1400 +E-mail/PDF: cr-bankruptcy@kohls.com Jul 30 2010 01:33:06 12916739 Kohls/Chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

### Case 08-32771 Doc 38 Filed 07/29/10 Entered 07/31/10 23:24:36 Desc Imaged Certificate of Service Page 8 of 8

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District/off: 0752-1
                                     User: dwilliams
                                                                         Page 2 of 2
                                                                                                              Date Rcvd: Jul 29, 2010
                                     Form ID: pdf006
Case: 08-32771
                                                                         Total Noticed: 60
The following entities were noticed by electronic transmission (continued)
                +E-mail/Text: bankrup@nicor.com
                                                                                         Nicor Gas.
                                                                                                         1844 Ferry Road,
                  Naperville, IL 60563-9600
14485477
                +E-mail/PDF: rmscedi@recoverycorp.com Jul 30 2010 01:35:10
                  Recovery Management Systems Corporation, Fo. 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
                                                                        For GE Money Bank,
                                                                                                   dba SAM'S CLUB,
14485482
                +E-mail/PDF: rmscedi@recoverycorp.com Jul 30 2010 01:35:10
                   Recovery Management Systems Corporation, For GE Money Bank,
                                                                                                    dba QCARD,
                   25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
                                                                                                                    TOTAL: 15
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty
12916704*
                 Frederick L Wesner
                            Bank One Card Serv 800 Brooksedge Blv,
                                                                                 Westerville, OH 43081-2822
                +Chase,
                                                         Westerville, OH 43081-2822
12916705*
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                +Chase,
                          800 Brooksedge Blvd, Westerville, OH 43081-2822
Po Box 6241, Sioux Falls, SD 57117-6241
Pob 6241, Sioux Falls, SD 57117-6241
R FINANCIAL SERVICES LLC DO BOY 3025
12916706*
                +Chase,
12916711*
                +Citi,
12916712*
                +Citi.
12916717*
               ++DISCOVER FINANCIAL SERVICES LLC,
                                                             PO BOX 3025,
                                                                                 NEW ALBANY OH 43054-3025
                (address filed with court: Discover Fin, Pob 1531)
Gemb/L&T, Po Box 981400, El Paso, TX 79998-1400
                                                                        Pob 15316,
                                                                                        Wilmington, DE 19850)
12916723*
                +Healthcare Assoc Cr Un, 1151 E Warrenville Rd, Naperville, IL 60563-9415 +Healthcare Assoc Cr Un, 1151 E Warrenville Rd, Naperville, IL 60563-9415
12916730*
12916731*
                +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
12916734*
                +Hsbc Bank,
+Nicor Gas,
+Nicor Gas,
1844 Ferry Road, Naperville, IL 60563-960
+Rnb-Fields3, Po Box 9475, Minneapolis, MN 55440-9475
+Thd/Cbsd,
Po Box 6497, Sioux Falls, SD 57117-6497
12916735*
12916743*
                                                         Naperville, IL 60563-9600
12916748*
12916753*
12916755*
12916759*
                                   Po Box 94498,
                                                       Las Vegas, NV 89193-4498
                +Wffnatbank,
                           P.O. Box 2150, Greeley, CO 80632-2150
12916728
             ##+Gmac,
                                                                                                                   TOTALS: 1, * 16, ## 1
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2010 Signature: Joseph Speetjins